

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-11503-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Graham
aka John M Graham
82 New York Avenue
Dumont, NJ 07628

Patricia Graham
aka Patricia C Graham
82 New York Avenue
Dumont, NJ 07628

Social Security No.:

xxx-xx-0774

xxx-xx-2189

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 2/19/18 and a confirmation hearing on such Plan has been scheduled for 3/15/18 @ 10:00 a.m..

The debtor filed a Modified Plan on 5/11/18 and a confirmation hearing on the Modified Plan is scheduled for 6/7/18 @ 10:00 a.m.. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: May 14, 2018

JAN: smz

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Graham
 Patricia Graham
 Debtors

Case No. 18-11503-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 186

Page 1 of 2
 Total Noticed: 48

Date Rcvd: May 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2018.

db/jdb
 517296575 +John Graham, Patricia Graham, 82 New York Avenue, Dumont, NJ 07628-2410
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019)
 517296580 +Bank of America (FDIC), Corporate Office, 100 North Tryon Street,
 Charlotte, NC 28202-4031
 517438963 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517296581 +Barclays Bank Delaware, 100 S West Street, Wilmington, DE 19801-5015
 517296582 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 517296583 +Barclays Bank Delaware (FDIC), Headquarters, 125 South West Street,
 Wilmington, DE 19801-5014
 517296584 Chase, P.O. Box 15123, Wilmington, DE 19850-5123
 517296585 +Chase Bank USA, NA (FDIC), 200 White Clay Center Drive, Newark, DE 19711-5466
 517296586 +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
 517296587 Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
 517296588 +Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0493
 517296590 +Citibank/Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
 517296589 +Citibank/Sears, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 517296592 +Citibank/The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
 517296591 +Citibank/The Home Depot, Citicorp Credit Services, Centralized Bankruptcy,
 P.O. Box 790040, Saint Louis, MO 63179-0040
 517296593 +Citicards, P.O. Box 6241, Sioux Falls, SD 57117-6241
 517296598 +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
 517296594 +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 517296602 +Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
 517296607 +Dumont Tax Collector, 50 Washington Avenue, Dumont, NJ 07628-3647
 517296608 Equifax, 1550 Peachtree Street NW, Atlanta, GA 30309
 517296609 +Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 517296610 +Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410
 517296612 Home Depot Corporate Offices, 2455 Paces Ferry Road NW, Atlanta, GA 30339
 517296613 +JPMorgan Chase Bank, N.A. (FDIC), 1111 Polaris Parkway, Columbus, OH 43240-2031
 517296615 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
 517296614 +PNC Bank, Att: Bankruptcy Department, P.O. Box 94982, Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 517296616 +PNC Bank, 1 Financial Parkway, Kalamazoo, MI 49009-8002
 517437340 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 517296617 +PNC Bank, NA (FDIC), 222 Delaware Avenue, Wilmington, DE 19801-1621
 517296619 +Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
 517296620 +Sears Corporate Headquarters, 3333 Beverly Road, Hoffman Estates, IL 60179-0001
 517296621 Sears Credit Cards/Citibank, P.O. Box 78051, Phoenix, AZ 85062-8051
 517296622 +Trans Union, P.O. Box 2000, Chester, PA 19016-2000
 517296623 +Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 14 2018 23:31:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 14 2018 23:31:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +E-mail/PDF: gecsedirecoverycorp.com May 14 2018 23:29:51
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

517296605 E-mail/Text: mrdiscen@discover.com May 14 2018 23:30:55 Discover Financial,
 P.O. Box 15316, Wilmington, DE 19850

517296601 +E-mail/Text: mrdiscen@discover.com May 14 2018 23:30:55 Discover, P.O. Box 71084,
 Charlotte, NC 28272-1084

517313691 E-mail/Text: mrdiscen@discover.com May 14 2018 23:30:55 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

517296603 +E-mail/Text: mrdiscen@discover.com May 14 2018 23:30:55 Discover Financial, P.O. Box 3025,
 New Albany, OH 43054-3025

517433303 E-mail/PDF: resurgentbknofifications@resurgent.com May 14 2018 23:35:43
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517394764 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 15 2018 09:08:20
 Portfolio Recovery Associates, LLC, c/o Barclaycard Arrival Plus, POB 41067,
 Norfolk VA 23541

517296618 +E-mail/Text: bankruptcyteam@quickenloans.com May 14 2018 23:31:52 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906

517341637 +E-mail/Text: bankruptcyteam@quickenloans.com May 14 2018 23:31:52 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408

517365433 +E-mail/PDF: gecsedirecoverycorp.com May 14 2018 23:30:03 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

District/off: 0312-2

User: admin
Form ID: 186

Page 2 of 2
Total Noticed: 48

Date Rcvd: May 14, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517296576* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
517296577* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
517296578* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
517296579* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
517296572* +Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296573* +Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296574* +Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296595* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
517296596* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
517296597* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
517296599* +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296600* +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296606* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, P.O. Box 15316, Wilmington, DE 19850)
517296604* +Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
517296611* +Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410
517296571 ##+Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
TOTALS: 0, * 15, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 14, 2018 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato on behalf of Debtor John Graham njbankruptcy911@gmail.com,
bankruptcynotices2011@gmail.com
Virginia E. Fortunato on behalf of Joint Debtor Patricia Graham njbankruptcy911@gmail.com,
bankruptcynotices2011@gmail.com

TOTAL: 5